

REMARKS

Reconsideration and allowance of this application are respectfully requested in light of the above amendments and the following remarks.

Claims 1, 4-23 and 25-43 have been rejected under 35 USC 103(a) as unpatentable over Freeny (US Pat. No. 6,970,850), in view of Katz (US Pat. No. 6,424,706). These rejections are respectfully traversed.

Freeny discloses a proximity service provider system (PSPS) for providing proximity services. The system comprises a plurality of proximity service systems 3 (e.g. POS stations, ATMs, gas pumps, etc.), users 15, owners 10, maintenance operators 20, financial services 40 and a PSPS website 30. The users 15, owners 10, operators 20 and financial services 40 are provided with a suitable computer system capable of communicating with the PSPS website 30. The users 15, owners 10, operators 20, financial services 40 and proximity service systems 3 are connected to a communications network 5 through which they can access the PSPS website 30 (Fig. 1, col. 10, lns. 1-47). Once a user 15 is granted access to PSPS website 30, the user 15 can access their proximity service data, service payment choices and require reports from their private database (col. 12, lns. 33-45). The user 15 can put limits on their account, and the user's card associated with the account becomes invalid when received services exceed predetermined amounts. Notification to the user 15 is automatic when the limits are exceed. However, as noted by the Office Action on page 3, Freeny fails to "teach said one or more customer preferences includes notification methods...said notification methods further includes authorization methods and...an authorization section for performing said authorization method, an authorization require sent to said at least one customer using said notification section if a characteristic of said financial transaction exceeds said one or more customer preferences." The Office Action states,

however, that Katz discloses these features at col. 17, lns. 59-67 and col. 18, lns. 1-21.

Applicant respectfully disagrees.

Katz generally discloses a method for transferring a value associated with a pre-purchased amount of telecommunication time (and other uses) for redemption. The Office Action cites col. 17, lns. 59-67 and col. 18, lns. 1-21, and Fig. 4A, as disclosing the steps of authentication, user interaction and confirmation processing in order to allow a subscriber to transfer unit-minutes between subscriber accounts. Indeed, Katz discloses a synchronous process in which a subscriber is guided through a user interface or menu-driven process such that the subscriber is directly interacting with the system. For example, at col. 17, lns. 60-61 Katz states that “a step prompts the subscriber to enter,” and at col. 17, lns. 66-67, Katz states that “the user is transferred back to the main menu.” In col. 18, lns. 16-17 of Katz, “the caller is returned to the main menu.” It is clear, therefore, that the user is interacting with a user interface and that the notifications received during the process are synchronous response messages to the interactions performed within the system. However, Katz fails to disclose one or more customer preferences including notification methods and notification section for performing said notification methods, as required by the instant claimed invention. Additionally, Katz fails to disclose that an authorization request is sent to the customer using the notification section if a characteristic of the financial transaction exceeds one or more customer preferences, as required by the instant claimed invention.

Significantly, in the claimed invention, the notification is triggered without direct user interaction. Rather, the financial services server notifies the user asynchronously and without any direct user interaction, after it is detected that a transaction exceeds the predefined limits.

The user interaction for configuration of the service is done prior to the execution of the transaction service.

Applicant also submits that the Office Action fails to provide a *prima facie* case of obviousness. The Office Actions states that it would have been obvious to combine the references "in order to provide a plurality of servers on a network to perform separated or isolated image processing...at reduced costs." It is respectfully submitted that this statement fails to provide a for combining the references. For example, why would the skilled artisan combine references related to image processing to arrive at the claimed invention, which is directed authentication services? It is respectfully requested that the rejection be withdrawn.

Since the recited structure and method are not disclosed by the applied prior art, either alone or in combination, claims 1 and 26 are patentable. All other pending claims depend either directly or indirectly from claims 1 and 26, and are therefore patentable for at least the same reasons.

In view of the above, it is submitted that this application is in condition for allowance and a notice to that effect is respectfully solicited.

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Attorney Docket No. L741.01110
Dickinson Wright, PLLC
1875 Eye St. NW, Suite 1200
Washington, D.C. 20006
Telephone: (202) 457-0160
Facsimile: (202) 659-1559

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Respectfully submitted,

/James Edward Ledbetter/

James E. Ledbetter
Registration No. 28,732